

April 26, 2010

Re: Loan # [REDACTED]

America's Servicing Company  
P.O. Box 9039  
Temecula, CA 92589-9039

Dear America's Servicing Company,

I am writing to update my hardship letter and submit proof of income for a new lease. I am continuing to work as an independent contractor for Earl Miller Productions. The main type of work that EMP does is video production.

**Hardship**

The nature of my employment over the last 5 years has been entrepreneurial. As an outside salesman, I was paid commission only. My first employer, TMS fired me due to no fault of my own and refused to pay \$14,000 in commissions that I earned. My last employer, CMS, was unwilling to continue my draw payments. I was forced to resign due to the fact that I had been living off my Roth IRA money for several months. When I resigned in January 2009, I only had about \$7,000 worth of retirement money left. I started looking for contract work at that time with very little luck. Around May, I started looking for full time employment. I have interviewed for several positions for which I am highly qualified but due to the saturated job market, have not been chosen.

I also had two roommates that were paying rent. One of them left at the end of November, 2009 which caused insufficient income.

**Income and payments**

As of April 25 the empty room has been leased. The lease begins May 15<sup>th</sup>.

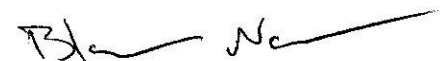
I am also doing outside sales consulting for a local company called Azteca Soccer International. The contract that I've structured is commission only. Therefore it will not produce many results in the short run but, in the long run should be very lucrative. Many of my customers in the A/V industry were Independent School Districts. I have experience selling to this market segment. I chose to work with Azteca because they sell uniforms and equipment used by ISDs. Also the owner is a former coach with Austin ISD and has good client relationships.

I also plan to continue renting bedrooms in my house indefinitely.

I would like to reapply for loan modification so that I can keep my home.

Sincerely,

Blake Naleid



7006 Lunar Dr. Austin, TX 78745

4-26-10

**FINANCIAL WORKSHEET**

Date: December 24, 2009

Loan Number: XXXXXXXXXX

Mortgagor : Blake B Naleid

=====  
 \*\*\* VERIFY AND/OR UPDATE INFORMATION LISTED BELOW IN ITEMS A - F \*\*\*

A.) VERIFY HOW MANY INDIVIDUALS  
 LIVE IN YOUR HOME:

CURRENT:      BORROWER UPDATE(S):  
 2

B.) VERIFY CURRENT

MONTHLY INCOME:	BORROWER	BORROWER	CO-BRWR	CO-BRWR
	INCOME:	UPDATE(S):	INCOME:	UPDATE(S):

Net Salary/Wages: \$	.00	\$ 1000.00	\$	.00	\$
Other Income: \$	900.00	\$ 850.00	\$	.00	\$

(EXAMPLE(S): Commission/Disability/  
 Social Security/Child Support/Alimony/  
 Rental Property/Rent from Roommate)

C.) VERIFY CURRENT MONTHLY EXPENSES:

MONTHLY	BORROWER
PAYMENT:	UPDATE(S)

1) Existing Mortgage Payment	\$	604.10	\$	538.98
2) Other Mortgage Loans	\$	242.00	\$	242.00
3) Installment/Car/Boat/RV/Loans:	\$	.00	\$	
4) Credit Cards (examples below)				
Visa/MC/Discover or Store	\$	21.42	\$	0.00
5) Lines of Credit (example below)				
credit line/home equity line	\$	25.00	\$	25.00
6) Charge Off Accounts:				
(accounts written off by lender)	\$	.00	\$	
7) Other credit accounts	\$	.00	\$	
8) Credit Accounts that are past due	\$	.00	\$	
for more than 5 months				
9) Food	\$	175.00	\$	150.00
10) Utilities	\$	270.00	\$	60.00
11) Transportation	\$	132.00	\$	125.00
12) Child Care/Alimony	\$	.00	\$	
13) Personal/Family Loan &/or Tuition	\$	.00	\$	
14) Medical expenses not covered by insur	\$	.00	\$	
15) Cell Phone/Cable/Internet/Satellite	\$	110.00	\$	75.00
16) Association Fees or Monthly Dues	\$	50.00	\$	0.00
17) Dry Cleaning/Laundry:Uniforms/Clothing	\$	85.00	\$	50.00

*Large reduction  
 due to  
 overdue  
 balance  
 paid off*



D.) VERIFY CURRENT ASSETS: Estimated Value(s):

1) Home	\$	<u>175,000.00</u>
2) Other Real Estate (explain)	\$	_____
3) Automobile	\$	<u>2,000.00</u>
4) Automobile	\$	_____
5) 401k/ESOP Accounts	\$	_____
6) Stocks/Bonds/CD's	\$	_____
7) Other Investment (explain)	\$	_____

E.) VERIFY PHONE NUMBERS:

	HOME	WORK	CELL/OTHER PHONE
Current:	(512) 587-3233	_____	_____
Update(s):	_____	_____	_____

F.) VERIFY MAILING ADDRESS:

CURRENT:	UPDATE(S):
7006 Lunar Dr	_____
Austin TX 78745-	_____

G.) Please describe your reason for needing assistance:  
(If you need additional space, please use the back of this form.)  
Unemployed / Self-employed. Searching for work

\* After verifying please sign, date and return in the enclosed envelope.

I/We certify the financial information stated above is true, and is an accurate statement of my/our financial condition. I/We understand and acknowledge any action taken by the lender of my/our mortgage loan on my/our behalf will be made strictly based on the financial information provided. My/Our signature(s) below grants the holder of my/our mortgage the authority to obtain a credit report to verify the accuracy of the information in this financial worksheet.

By [Signature] Date 4-26-10 By \_\_\_\_\_ Date \_\_\_\_\_

LM225/FVG/page 2 Loan Number                     



### AVIT Services Profit & Loss January 2010

	Jan '10	% of Income	% of Expense
Ordinary Income/Expense			
Income			
Independent Contractor	800.00	89.2%	0.0%
Total Income	800.00	89.2%	0.0%
Sales	97.20	10.8%	<del>0.0%</del> 10.8%
Total Income	897.20	100.0%	0.0%
Net Ordinary Income	897.20	100.0%	0.0%
Net Income	897.20	100.0%	<del>0.0%</del> 10.8%

Notes  
 \$97.20 in "Sales" column was expense reimbursement

~~12/26-10~~ ~~MS~~

~~12/19-10~~ ~~MS~~

~~3-25-10~~

AVIT Services  
Profit & Loss  
February 1 - 19, 2010

	Feb 1 - 19, '10	% of Income	% of Expense
Ordinary Income/Expense			
Income			
Independent Contractor	1,250.00	100.0%	0.0%
Total Income	1,250.00	100.0%	0.0%
Total Income	1,250.00	100.0%	0.0%
Net Ordinary Income	1,250.00	100.0%	0.0%
Net Income	1,250.00	100.0%	0.0%

Notes  
There were no expenses.

~~PK~~ ~~11-26-10~~

~~PK~~ ~~2-19-10~~

~~PK~~ ~~11-26-10~~

~~PK~~ ~~11-26-10~~

**AVIT Services  
Profit & Loss Detail  
March 2010**

04/26/10

Type	Date	Num	Name	Memo	Cir	Split	Amount	Balance
<b>Ordinary Income/Expense</b>								
<b>Income</b>								
<b>Independent Contractor</b>								
Invoice	3/2/2010	152	Earl Miller Productio...	Daily Rate for...		Accounts Rec...	250.00	250.00
Invoice	3/4/2010	153	Earl Miller Productio...	Daily Rate for...		Accounts Rec...	250.00	500.00
Invoice	3/13/2010	154	Earl Miller Productio...	Daily Rate for...		Accounts Rec...	500.00	1,000.00
Invoice	3/21/2010	155	Earl Miller Productio...	Daily Rate for...		Accounts Rec...	250.00	1,250.00
<b>Total Independent Contractor</b>							<b>1,250.00</b>	<b>1,250.00</b>
<b>Total Income</b>							<b>1,250.00</b>	<b>1,250.00</b>
<b>Total Income</b>							<b>1,250.00</b>	<b>1,250.00</b>
<b>Net Ordinary Income</b>							<b>1,250.00</b>	<b>1,250.00</b>
<b>Net Income</b>							<b>1,250.00</b>	<b>1,250.00</b>

*PK*  
*11-6-10*